



Order Filed on November 6, 2018  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
<b>Caption in Compliance with D.N.J. LBR 9004-1</b>
DENISE CARLON, ESQUIRE KML LAW GROUP, P.C. Sentry Office Plz 216 Haddon Ave. Suite 406 Westmont, NJ 08018 <a href="mailto:dcarlon@kmlawgroup.com">dcarlon@kmlawgroup.com</a> Attorneys for E*Trade Bank
In Re:  Bahman Radfar,  Debtor.

Case No.: 18-12183 VFP  
Adv. No.:  
Hearing Date: 10/18/18 @ 10:00 a.m.  
  
Judge: Vincent F. Papalia

**ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO DEBTOR'S  
CHAPTER 13 PLAN**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED**

**DATED: November 6, 2018**

  
\_\_\_\_\_  
**Honorable Vincent F. Papalia**  
**United States Bankruptcy Judge**

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Debtor: Bahman Radfar

Case No.: 18-12183 VFP

Caption: **ORDER RESOLVING SECURED CREDITOR'S OBJECTION TO  
DEBTOR'S CHAPTER 13 PLAN**

This matter having been brought before the Court by KML Law Group, P.C., attorneys for Secured Creditor, E\*Trade Bank, holder of a mortgage on real property located at 606 Mill Run, Paramus, NJ, 07652, Denise Carlon appearing, by way of objection to the confirmation of Debtor's Chapter 13 Plan, and this Court having considered the representations of attorneys for Secured Creditor and Russell Low, Esquire, attorney for Debtor, Bahman Radfar, and for good cause having been shown;

It **ORDERED, ADJUDGED and DECREED** that Debtor is to obtain a loan modification by December 14, 2018, or as may be extended by an application to extend or by modified plan; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Debtor is to make adequate protection payments in accordance with the terms of the Loss Mitigation Order while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that the Trustee is not to pay the arrears while the loan modification is pending; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** Secured Creditor does not waive its rights to the pre-petition arrears or any post-petition arrears that may accrue; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that if the loan modification is not successful, Debtor shall modify the plan to otherwise address Secured Creditor's claim; and

It is **FURTHER ORDERED, ADJUDGED and DECREED** that Secured Creditor's objection to confirmation is hereby resolved.

**Certificate of Notice Page 3 of 3**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Bahman Radfar  
 Debtor

Case No. 18-12183-VFP  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-2

User: admin  
 Form ID: pdf903

Page 1 of 1  
 Total Noticed: 1

Date Rcvd: Nov 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Nov 09, 2018.

db +Bahman Radfar, 606 Mill Run, Paramus, NJ 07652-1757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
 NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Nov 09, 2018

Signature: /s/Joseph Speetjens

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on November 7, 2018 at the address(es) listed below:

Aleisha Candace Jennings on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
 ajennings@rasflaw.com

Denise E. Carlon on behalf of Creditor E\*Trade Bank dcarlon@kmlawgroup.com,  
 bkgroup@kmlawgroup.com

Kevin M. Buttery on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY  
 bkyefile@rasflaw.com

Marie-Ann Greenberg magecf@magtrustee.com

Rebecca Ann Solarz on behalf of Creditor E\*Trade Bank rsolarz@kmlawgroup.com

Russell L. Low on behalf of Debtor Bahman Radfar rbear611@aol.com,  
 ecf@lowbankruptcy.com;r57808@notify.bestcase.com

Sindi Mncina on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY, as Trustee for HOME  
 EQUITY MORTGAGE LOAN ASSET-BACKED TRUST Series INABS 2006-E, HOME EQUITY MORTGAGE LOAN

ASSET-BACKED CERTIFICATES Series INABS 2006-E smncina@rascrane.com

Sindi Mncina on behalf of Creditor DEUTSCHE BANK NATIONAL TRUST COMPANY smncina@rascrane.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9